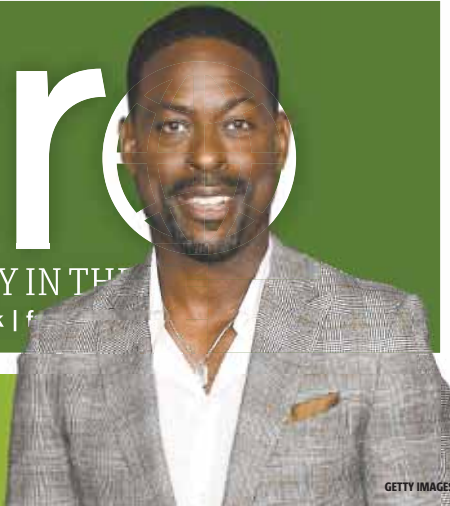


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STERLING K. BROWN

"This Is Us" star on making people cry in the street. 16-17



Giants will be without Saquon Barkley for 4 to 8 weeks. 20

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Booze & Brews: The elusive world of sake. 15

'HOW DARE YOU'

INSIDE LOOK

Islanders break ground at Belmont. 6-7

Days after galvanizing 4 million people around the globe to march for action against climate change, 16-year-old Swedish campaigner Greta Thunberg denounced a roomful of world leaders at the United Nations Monday for not acting sooner. 2

GETTY IMAGES

THINGS
TO
KNOW

Climate activist blamed the adults in the room for burdening her generation.

Teenage climate change activist Greta Thunberg on Monday opened the United Nations Climate Action Summit with an angry condemnation of world leaders for failing to take strong measures to combat climate change. "How dare you," she said.

Days after millions of young people took to the streets worldwide to demand emergency action on climate change, leaders gathered for the annual United Nations General Assembly aiming to inject fresh momentum into stalling efforts to curb carbon emissions.

A visibly emotional Thunberg, 16, said in stern remarks at the opening of

Teen Thunberg to UN climate summit: *'You have stolen my dreams'*



Video segments play during the opening ceremony of the 2019 United Nations Climate Action Summit.



Swedish climate activist Greta Thunberg.

REUTERS

the summit that the generations that have polluted the most have burdened her and her generation with the extreme impacts of climate change.

"This is all wrong. I shouldn't be up here. I should be back in school

on the other side of the ocean yet you all come to us young people for hope. How dare you," said the Swedish teenager, her voice quivering.

"You have stolen my dreams and my childhood with your empty words," Thunberg said, adding that the plans that leaders will unveil will not be enough to respond to the rate of the planet's warming.

Thunberg has galvanized a new wave of climate change activism through her weekly Fridays for Future school strikes, which she began with her solitary protests outside of the Swedish parliament.

U.N. Secretary-General Antonio Guterres had warned governments ahead of the event that they would have to offer action plans to qualify to speak at the summit, which is aimed at boosting the 2015 Paris Agreement

to combat global warming.

In his opening remarks, he tried to capture the urgency of climate change and called out the fossil fuel industry.

"Nature is angry. And we fool ourselves if we think we can fool nature, because nature ... is striking back with fury," Guterres said.

"There is a cost to everything. But the biggest cost is doing nothing. The biggest cost is subsidising a dying fossil fuel industry, building more and more coal plants, and denying what is plain as day: that we are in a deep climate hole, and to get out we must first stop digging," he said.

TRUMP APPEARS

U.S. President Donald Trump, a climate change denier who has undone every major U.S. regulation aimed at combating climate change, made a brief

"This is all wrong. I shouldn't be up here. I should be back in school on the other side of the ocean yet you all come to us young people for hope."

Greta Thunberg

appearance in the audience of the summit along with Vice President Mike Pence and Secretary of State Mike Pompeo. He did not give remarks but listened to remarks by German Chancellor Angela Merkel and Indian Prime Minister Narendra Modi.

Former New York Mayor Michael Bloomberg, who serves as the U.N. special envoy on climate action, called out Trump's stealth appearance before he spoke on Monday: "Hopefully our deliberations will be helpful to you as you formulate climate

policy," he said to audience laughter.

Merkel announced Germany would double its contribution to a U.N. fund to support less developed countries to combat climate change to 4 billion euros from 2 billion euros.

In a measure of the gap between government action and the ever-louder alarms sounded by climate scientists, the U.N. Development Programme said that 14 nations representing a quarter of global emissions have signaled that they do not intend to revise current climate plans by 2020. **REUTERS**



French President Emmanuel Macron.

Emmys: US TV audience at lowest-ever level: Nielsen

2 The U.S. television audience for the Emmy Awards show, celebrating the best of television, slumped to 6.9 million viewers, its lowest-ever level, according to Nielsen ratings data on Monday. The audience dropped by more than 32 percent from last year's ceremony, which at the time was a record low of 10.2 million U.S. viewers. The Emmy Awards, broadcast live on Fox on Sunday, awarded its highest honors to medieval fantasy drama

and fan favorite "Game of Thrones" and quirky British comedy "Fleabag." The three-hour ceremony in L.A. was broadcast without a host against stiff competition from "Sunday Night Football" on NBC. Major award shows have been losing ground with the public in recent years, although the Oscars in February, which featured performances by Queen and Lady Gaga, bucked the trend by rising some 10 percent to 29.6 million U.S. viewers. **REUTERS**

Boeing to pay 737 victims' families \$144.5k each

3 Boeing Co.'s \$50 million financial assistance fund will pay the families of 346 people killed in two fatal 737 MAX crashes \$144,500 each, the fund's administrators said on Monday. The fund, which is overseen by Washington lawyers Ken Feinberg and Camille S. Biros and was announced in July, will begin accepting claims from family members immediately. Family members will not be required to waive

or release the right to litigate as a condition of participation. The 737 MAX has been grounded since March after fatal crashes in Ethiopia and Indonesia. "We continue to extend our deepest sympathies to the families and loved ones of all those on board," said Boeing CEO Dennis Muilenburg in a statement. "The opening of this fund is an important step in our efforts to help affected families." **REUTERS**

Oprah relaunched book club on streaming Apple TV

4 Oprah Winfrey on Monday announced the first pick of her revamped popular book club with Apple's new television streaming service but made clear she had no plans to return to hosting a regular TV talk show. Winfrey, one of the most influential women in U.S. television, chose "The Water Dancer" by critically acclaimed author Ta-Nehisi Coates, his debut novel about slavery. "It is one of the best books I have ever

read in my entire life," Winfrey said on CBS "This Morning." The inaugural "Oprah's Book Club" will premiere on Apple TV+ on Nov. 1. Winfrey said the new book club venture would feature interviews with authors from Apple stores in world cities. Winfrey, however, ruled out any return to the kind of daily show that she ended in 2011 after 25 years. "I'm kinda done with the talk show," she told DeGeneres. **REUTERS**

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NEWS



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What to know about Acela's new nonstop train from NYC to DC

Amtrak has launched a high-speed train between NYC and D.C.



BECCA GLASSER-BAKER
Rebecca.Glasser@metro.us

Starting this week, the nation's capital is just a hop, skip and a high-speed train ride from New York City.

Amtrak on Monday launched its Acela high-speed express train service between New York City and Washington, D.C.

According to Amtrak, the nonstop service will have you halfway to your NYC or D.C. destination in the same amount of time it would take you to board a flight.

"This new service will offer an ideal solution for travelers who want to save time and travel between city center D.C. and New York," said Amtrak President & CEO Richard Anderson.

Here's everything you need to know about Amtrak's new Acela nonstop service from NYC to D.C.

When does the Acela nonstop train service from New York City to Washington, D.C., start? Starting on Sept. 23, 2019, New Yorkers can easily make the trek to Washington, D.C.

Where can I get the Acela nonstop train service from New York City to Washington, D.C.? The line picks people up at New York's Penn Station and folks are dropped off at Washington Union Station.

How often does Acela nonstop train service run from New York City to Washington, D.C.? It was reported that there are two Acela nonstop trains a day. There is a southbound train in the morning and a northbound train in the afternoon. Amtrak announced that the southbound train will depart New York Penn at 6:35 a.m., with expected arrival in Washington at 9:10 a.m. The northbound train will leave Washington at 4:30 p.m. and will arrive at New York Penn at 7:05 p.m.

The service is only available on weekdays at the moment.

Amtrak Acela New York City to Washington, D.C., trip time: How long does it take? Amtrak reported that the train ride will only take two hours and 35 minutes between cities.

Acela nonstop train service from New York City to Washington, D.C., ticket price: NBC reported that for business class tickets, it will set folks back \$130. A first-class seat for the trip will cost riders \$276.

"This new service will offer an ideal solution for travelers who want to save time and travel between city center D.C. and New York."

Richard Anderson, Amtrak president & CEO

Amtrak Acela New York City to Washington, D.C., perks: Yes, riders will be offered complimentary coffee, tea, water and a light snack. There will also be an "at seat" cashless cart service which offers more food and drinks; additionally, it will offer phone-charging kits for purchase. There will also be a quiet car.

Although Amtrak just shared the news of the New York City to Washington, D.C., nonstop service, it was reported that in 2021 they will be launching more Acela trains to provide nonstop service between more cities, including New York City and Boston, and more between Washington and New York.

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Doctors Urge Knee Pain Sufferers

“Don’t Get ANY Surgery Until You See This...”

After Years Of Intense Study, NYC Medical Clinic Finally Reveals It's Best “Treatment Formula” For Helping Knee Arthritis Sufferers... Especially When So Many Other Treatments Have Failed

NEW YORK CITY - If you are even remotely interested in discovering how the latest scientific discoveries can possibly help your knee pain... then this is going to be the most exciting information you ever read.

Here is why: Knee pain can not only be brutal... it's complex. In other words, it's not a simple, easy fix.

But I'm sure you already know that. Or you wouldn't be reading this.

That's the bad news.

Now for some good news...

Over the years, *NYC Pain MD* has treated countless knee pain sufferers. And in that time have been able to constantly improve.

And we have come up with a treatment formula that we have found works best and helps the most patients.

This formula has reduced or even eliminated the pain in many. Some were scheduled for knee replacement surgery and felt good enough to cancel their surgery.

It's amazing when patients who were once in excruciating pain... start feeling better. And start walking again. And playing golf. Or tennis. And finally getting their lives back.

Especially when they had gone to other doctors and tried so many other things.

So many had given up hope.

Sound familiar? If it does... check this out...

The Treatment Formula

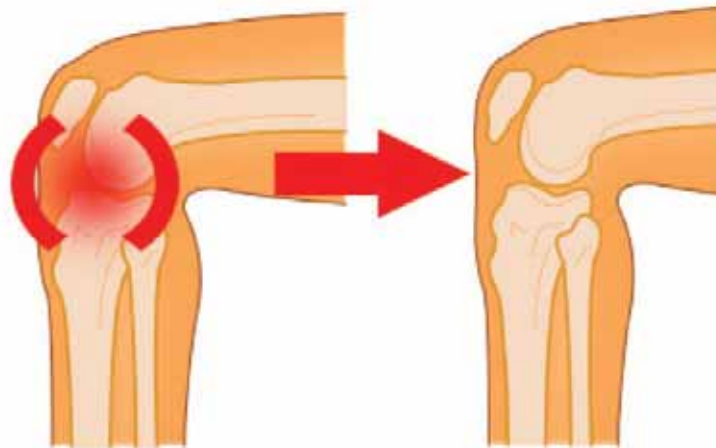
While I can't give you the entire treatment formula here (there is not enough space and WAY too complicated) I can give you the basics. And more important... I can tell you what it might be able to do for YOU.

The first and most important part of the formula is: **PATIENT SELECTION.**

This means, *NYC Pain MD* has a detailed screening process to tell who is most likely to be helped by their treatments... and who is not.

If you qualify, you have the opportunity to move forward and experience the worldclass treatments that *NYC Pain MD* offers.

If you do not, *NYC Pain MD* will tell you what they think your best options are and help



NYC Pain MD “Treatment Formula” A protocol of advanced medical treatments that has already helped thousands.

you find the right doctor for you.

If you qualify, *NYC Pain MD* offers some of the most advanced medical treatments available today all using the most advanced imaging technology including:

- Viscosupplementation (gel injections)
- Platelet Rich Plasma (PRP)
- Stem Cell Therapy (Lipogems)
- Genicular Knee Block
- And more.

Once again, there is not enough space to go into detail about all these procedures... but here are some things you **MUST KNOW...**

Viscosupplementation is where a doctor introduces a gel-like medicine directly into the joint space. This helps to lubricate the joints often relieving some, most or even all of your pain. Results can last for 6 months to several years.

Many have had these treatments *without* good results. However, *NYC Pain MD* feels this is because doctors often do these “gel injections” without advanced imaging to guide them. Research shows they will often miss the joint. If the joint is missed... it is impossible for the treatment to work.

NYC Pain MD has spared no expense and used advanced imaging to guide the injections assuring the medicine gets into the joint. We frequently get results when this treatment was a failure done elsewhere.

The second thing you must know is... our treatment plans are custom made for every patient. And we have all these treatments

offered in the same place. Many times you will get the best results from multiple treatments. At *NYC Pain MD* your doctors will all be there and will all know each other and you and your case. They work together and give you the best treatments and care without you having to go anywhere else.

The ability to select the right patients and then have the potential to give them any or all of these treatments... with all the necessary medical technology... under one roof... has allowed *NYC Pain MD* to get better results than they thought possible.

Here's What You Should Do Next

If you suffer with knee pain... and any of this made sense to you... *NYC Pain MD* would like to offer you a No-cost screening. That screening is the first step in our “Treatment Formula.”

You will get to see a doctor and ask any questions you have. Your doctor will take the first steps to see if you qualify for treatments and give you recommendations.

The best thing is... you will finally get direction. You will know what's going on and what is your best course of action... step-by-step. The treatments will be explained in detail and you will breathe a big sigh of relief finally knowing what's going on and what can or cannot be done.

There is so much we want to say to help you... but I'm out of space. Give us a call at **877-296-6310** and take the first step. That step is free without obligation.



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Islanders break ground on new arena at Belmont Park

A state-of-the-art arena is expected to be completed in 2021.



JOE PANTORNO
joseph.pantorno@metro.us

Belmont is officially a full go for the New York Islanders.

New York Gov. Andrew Cuomo marshalled the ground-breaking ceremony for a new NHL arena — the new home of the Islanders — on Monday afternoon at Belmont Park in Elmont, N.Y.

"How great a day is this?" Cuomo asked. "I'm an old Queens boy ... and you would look at this site [Belmont Park] and you wonder, 'Why doesn't someone do something with this site?' Today is a different day, my friends."

It was Cuomo, along with Islanders captain Anders Lee, owner Jon Ledecky, general manager Lou Lamoriello and NHL Commissioner Gary Bettman, among others, to put the first ceremonial shovels in the ground.



The multi-use arena, to seat 19,000 spectators, will cost \$1.3 billion in private funding and is expected to be completed in time for the start of

19K

The multi-use arena, to seat 19,000 spectators, will cost \$1.3 billion in private funding and is expected to be completed in time for the start of the 2021-22 NHL season.

the 2021-22 NHL season.

The arena will be the headliner of a 43-acre project that will also feature a 250-room hotel and a shopping center.

For the time being,

the Islanders will continue splitting their home games between the Barclays Center in Brooklyn and their original home, the Nassau Coliseum in Uniondale.

During the ground-breaking ceremony, however, Bettman confirmed that the Islanders will play seven more games at the Coliseum this season, upping the total to 28 for the 2019-20 season.

The Islanders moved away from the crumbling Coliseum in 2015 — which underwent extensive renovations following their exit — signing a 25-year lease with the Barclays Center before the relationship between the team and



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venue deteriorated.

An Islanders fan base unwilling to make the trek out to Brooklyn yielded NHL-low attendance numbers, forcing Barclays Center management to find a way to opt out of the deal.

Facing relocation, the Islanders won the bid to develop the land next to Belmont Park in December 2017 — a victory that kept the franchise

“The arena is designed for hockey fans. Every seat will have great sightlines.”

Eric Gertler, Empire State Development

in New York.

“The arena is carefully designed for hockey fans. Every seat will have



great sightlines,” Empire State Development Acting Commissioner Eric Gertler said. “The arena will be about you, the fans. You will remain the focus of the team and every detail will be crafted to ensure you have the best possible experience.”

Since then, extensive environmental impact statements led by Empire State Development, and opposition from the

residents of Floral Park, had pushed the groundbreaking ceremony back. It was originally set for the summer.

“It’s always been our obligation to do right by the fans,” Ledecy said. “And that’s what this arena is about. ... All of you here will hopefully remember this day.”

“We can’t wait for the first puck to be dropped for the 2021-22 Islanders season.”



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Trump says he's not taking talk of impeachment over Ukraine call seriously

Democrats outraged president may have sought election help from outside U.S.

U.S. President Donald Trump on Monday shrugged off talk about impeachment over reports that he had asked his Ukrainian counterpart to launch an investigation that could damage Democratic political rival Joe Biden.

Asked how seriously he was taking the threat of impeachment by Congress, Trump said, "Not at all seriously."

On Sunday, Trump acknowledged that he discussed Democratic presidential hopeful Biden and his son in a July 25 call

with Ukrainian President Volodymyr Zelensky.

The Wall Street Journal and the New York Times on Friday said Trump repeatedly asked the Ukrainian leader in the call to investigate the involvement of Biden's son, Hunter, with a Ukrainian energy company. He also asked Zelensky to work with his personal lawyer, Rudy Giuliani, who had been urging Ukrainian officials to investigate Joe Biden and his family.

As he arrived at the United Nations for the General Assembly on Monday, Trump told reporters: "We had a perfect phone call with the president of Ukraine. Everybody knows it. It's just a Democrat witch hunt."

Trump did not provide evidence the allegations were politically motivated. Media reports about the phone call stemmed from a classified whistleblower report from the U.S. intelligence community.

The call has sparked a political battle between Democrats warning of a national security threat and Republicans turning it into an attack on former vice president Biden, a front-runner in the field of Democrats seeking to challenge Trump in the 2020 presidential election.

Democrats are outraged that Trump may have sought help in the election from a foreign country, especially after Special Counsel Robert Mueller



REUTERS

"The president thinks he can act with impunity."

Sen. Chris Murphy

IMPEACHMENT OR NOT?

"He thinks he can get away with it. The president thinks he can act with impunity," Democratic Sen. Chris Murphy said at a news conference in Hartford, Connecticut.

The Democratic leader of a key congressional panel said on Sunday the pursuit of Trump's impeachment may be the "only remedy" to the situation.

However, it is far from clear whether there is enough support for Democrats in the House of Rep-

resentative to launch impeachment proceedings. Any such effort would face a hurdle getting through the Republican-led Senate.

The media reports about the phone call also said Trump repeatedly asked Zelensky to investigate whether Biden misused his position as vice president under former President Barack Obama to threaten to withhold U.S. aid unless a prosecutor who was looking into the gas company in which Biden's son was involved was fired. **REUTERS**

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Hundreds of thousands stranded after travel firm Thomas Cook collapses

Hundreds of thousands of holidaymakers were stranded on Monday by the collapse of the world's oldest travel firm Thomas Cook, sparking the largest peacetime repatriation effort in British history.

The liquidation marks the end of a British company that started in 1841 running local rail excursions and grew to pioneer the family package holiday.

Running hotels, resorts and airlines for 19 million people a year, it has around 600,000 people abroad and will need the help of governments and insurance firms to bring them home from places as far afield as Cancun, Cuba and Cyprus.

Thomas Cook's demise, announced in the early hours of Monday after it failed to secure a deal with creditors or

a government bailout, sparked alarm at hotels where some customers have been asked to pay their bills anew by out-of-pocket resort owners.

\$2.1B

Thomas Cook struggled to adapt due in part to a \$2.1 billion debt pile built up over a series of ill-fated deals.

"I'm not going to pay for my holiday again," Englishman David Midson told Reuters, trying to find information at the front desk of a hotel in Roda, Corfu. "I wish I had brought a driving license, because I can't get a taxi (to the airport)."

As well as its 21,000 employees, the compa-

ny's fall hit global booking websites, credit card companies, travel firms using its airlines and British high streets where its travel agents were forced to shut. Major holiday destinations including Turkey and Greece also warned their hoteliers would suffer.

Tour operators selling customers transport, accommodation and excursions in a single package have been struggling for years due to the rise of budget airlines and cheap online competition from the likes of Airbnb.

Some have carved out a niche in specialist trips such as safaris. But Thomas Cook struggled to adapt due in part to a \$2.1 billion debt pile built up over a series of ill-fated deals. It had to sell 3 million holidays a year just to



The collapse has sparked the largest peacetime repatriation effort in British history.

REUTERS

cover interest payments.

The company had agreed a 900 million pound rescue package with its banks and largest shareholder, China's Fosun, but lenders asked for an additional 200 million pounds to keep it operating through the winter.

In desperate meetings over the weekend, it failed to secure more funds, with the British government also refusing a bailout, judging it was not a good long-term bet.

Second-largest shareholder Neset Kockar, a Turkish businessman, said the company would now be sold as a whole or in parts.

EMERGENCY FLIGHTS

Prime Minister Boris Johnson pledged to get stranded British travelers home, another headache for his government as it tries to negotiate a complicated withdrawal from the E.U.

"It is a very difficult situation and obviously our thoughts are very much with the customers of Thomas Cook," Johnson told reporters on a plane as he headed to the U.N. General Assembly in New York. "We will do our level best to get them home."

The UK's Civil Aviation Authority said it had a fleet of planes ready

to bring home the more than 150,000 British customers over the next two weeks.

Thomas Cook's German airline subsidiary, Condor, said there were 240,000 people booked on its flights awaiting a return home. Its flights are still operating for now, and it has asked the German government for a bridging loan. In Germany, insurance companies coordinate any repatriation.

There are around 50,000 holidaymakers affected in Greece, and around 35,000 from Nordic countries using Thomas Cook. REUTERS

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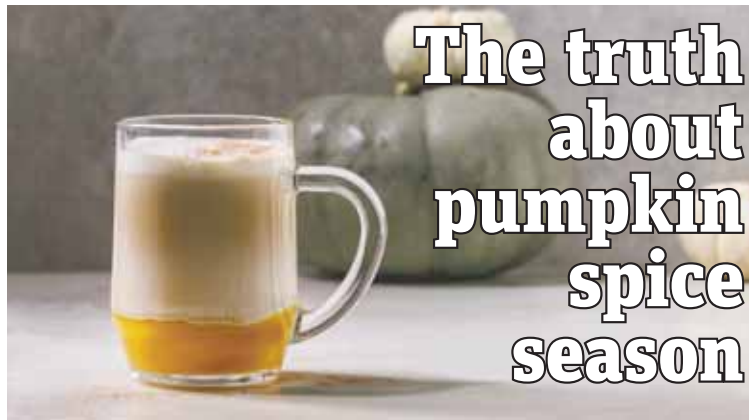
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Is pumpkin spice really fall's favorite flavor?



BECCA GLASSER-BAKER
Rebecca.Glasser@metro.us

Fall is best known as the season of pumpkin spice and apples, but which holds the coveted spot of favorite fall flavor? Grubhub investigated the truth about which flavors reign supreme during autumn.

It should come as no surprise that pumpkin spice topped their list as

the most sought-after fall flavor, followed closely by caramel apple. Other favorite flavors of autumn include apple cinnamon, pear and maple.

The most coveted pumpkin-flavored item is perhaps the pumpkin spice latte. Every year, pumpkin spice latte (PSL) seasons get pushed forward — this year, Dunkin' released its PSL on Aug. 21 and Starbucks released theirs on Aug. 27. Despite August becoming the starting month for the fan favorite, August isn't really when people are opting

for that flavor.

Although PSLs returned in August, the Grubhub study shows that the height of pumpkin spice, or the overall pumpkin-flavored craze, is actually October. It was reported that in October, there were 118 percent more orders on pumpkin items, followed by November. November has 92 percent more pumpkin- and pumpkin spice-flavored items.

The fascination with pumpkin-flavored items goes beyond festive drinks, with the flavor be-

ing popular in other dishes, although this study shows that they are most popular in breakfast and dessert dishes.

Topping the list for most popular pumpkin dish is the pumpkin spice pancake. The pumpkin spice pancake is followed by pumpkin pie milkshake, pumpkin spice cheesecake, pumpkin cupcake, and pumpkin spice cookies.

Although the East Coast loves pumpkin-flavored items, the study shows that the West Coast's passion tops the list for locations with the most ordered pumpkin items. California tops the list as the state with the most pumpkin orders. Oregon, Washington, Ohio and Utah round out the top five.

As much as we love pumpkin or pumpkin spice-flavored goodies, we cannot survive on pumpkin or pumpkin spice-flavored items alone. So in addition, Grubhub predicted the fall's other top food trends:

1. Pesto pasta
2. Fried okra
3. Lemongrass soup

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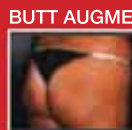


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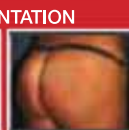


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Meghan, Duchess of Sussex and Prince Harry, Duke of Sussex smile as they visit a Justice Desk initiative in Nyanga township, during their royal tour of South Africa on Sept. 23, 2019 in Cape Town, South Africa. The Justice Desk initiative teaches children about their rights and provides self-defense classes and female empowerment training to young girls in the community. GETTY IMAGES

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EDUCATION



NerdWallet is a
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Glossy mailers promising low rates and cleverly crafted ads on your favorite podcast might leave you wondering: Should you refinance your student loans?

With over \$1.6 trillion in student loan debt in America as of March 2019, student loan refinance companies have an incentive to entice you. And a lower payment sounds alluring. But is refinancing the right move for you?

Dig into your finances
Before you make a big change to your money

management, such as refinancing your student loans, fully understand your overall financial picture, says Barbara Thomas, executive vice president at SouthEast Bank. This will ensure you're coming from an informed place so you can make the best decision for your situation.

The more solid your footing — you're paying all bills on time, putting away savings and still have cash left at the end of the month — the more likely it is you could qualify for a refinance and handle any financial changes it brings, Thomas says.

"Make sure you've done all the reconnaissance work in terms of what your obligations are, what your credit scores are, and make sure you understand your financial outlook," she says.

Start with a simple monthly budget, like the 50/30/20 approach that allocates 50 percent of income to needs like housing, 30 percent to wants, and 20 percent to debt



payments and savings. Then list your student loans, noting balance, annual percentage rate and loan term.

Look at your loan type
Next, turn your attention to your loans themselves: Are they federal or private?

Federal loans carry options and protections — such as income-driven repayment plans and loan deferment — that you lose if you refinance them into private loans.

"Almost nobody should refi their federal loans,"

says Betsy Mayotte, founder of The Institute for Student Loan Advisors, an organization offering free student loan guidance.

"The only people who I recommend doing that are those who have a very strong emergency fund, there are multiple income generators in the household, and their payment is really affordable to begin with," Mayotte says.

Define your goals

Finally, ask what you want out of a refinance.

If you want a lower payment, make sure

you look at the overall financial implications. A higher APR, longer loan term or both mean you'll end up paying more in the long run.

Here's how that breaks down: Say your current balance is \$30,000, with a 7 percent APR and 10 year term. If you get a refi deal with a 5 percent APR and kick out the loan term to 15 years, you'll save \$111 a month — but will pay about \$900 in additional interest.

If you're looking into refinancing because you're paying off federal loans, you have other options such as income-driven repayment plans and extended repayment plans. Those can make monthly payments more manageable, but again you'll pay more in the long run due to a longer loan term.

Sure about refi? Make yourself look good to lenders

So you've done your homework and determined that refinancing might be a good option

for you. Before you apply, make yourself look even better to lenders.

Thomas says the lowest credit scores lenders will accept for a refi deal will be around 640 to 680. But you'll likely get the best deals with a score of 720 or higher. And lenders may want to see two years of on-time payments on your existing loans.

Research refinancing offers

Mayotte recommends calling your current lender and seeing the best deal it can offer — it likely doesn't want to lose you from its portfolio. Next, check out what other offers you can pre-qualify for.

Compare all options to see which will make your goal easiest to achieve, within your budget. If you want to lower your payment, consider how much more you'll pay in interest. Or if you're in a rush to pay off loans, make sure you can manage the higher monthly payment.
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FRIENDS THAT DON'T FOLLOW THROUGH

One thing that social media has done — it could be good or bad — is it lets you see if your friends are really telling the truth if they have plans or not. Sometimes it's fun busting them when they lie about why they can't hang out. Other times ... I wish I just didn't know.

— Ben, Metro Philly reader



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Aries Don't burn bridges. It's best to be on good terms with everyone, regardless of how you feel at the moment. Diplomacy will lead to respect as well as future opportunities.



Taurus Look at the possibilities, but don't count on anything until you have verified the facts. Acting on impulse or an emotional whim will lead to backtracking.



Gemini Take care of your needs. Update your look, plan a social evening with friends or co-workers and show interest in what others are doing.



Cancer Finish what you start. You'll face criticism if you speak out of turn. Offer only information you have verified and make only promises you know you can keep.



Leo Enjoying a getaway or spending time with a loved one should be a priority. Don't give in to someone putting pressure on you. Ease your stress, don't add to it.



Virgo Challenge yourself to learn, try harder and make a difference. How you deal with past problems will determine your success. Know when to walk away.



Libra Consider what you want to do and make changes that will allow you to head in that direction. Refuse to let negativity or demanding people come between you and success.



Scorpio Show interest in others and be friendly, but don't be too forgiving or revealing. Refuse to let an emotional incident lead to a premature decision or unnecessary action. Observe and learn.



Sagittarius Play to win. Handle matters and concerns aggressively. Refuse to let anyone take charge or meddle in your affairs. Be diplomatic, but don't underestimate a rival. Romance is featured.



Capricorn If you don't make up your mind, someone will do it for you. If you are confused, ask questions, and if you want closure, confront whatever situation you face and embrace new beginnings.



Aquarius Pay closer attention to your personal finances, investments, health and legal matters. An opportunity to get ahead will depend on you having your documentation in order. Contracts look promising.



Pisces Keep your life simple, live moderately and channel your energy into something constructive. Excessive behavior will be your downfall. Make lifestyle changes that allow you to live within your means. EUGENIA LAST

LIFESTYLE

Booze & Brews
WITH BECCA

Becca Glasser-Baker considers herself an adopted New Yorker. Although she studied culinary arts in New Jersey, she credits her passion for cocktails to exploring New York City. When she's not writing, she's probably baking, hanging out with friends, blasting Taylor Swift or petting dogs. When she's not sipping on a cocktail, she's busy indulging in exotic teas. Email her at Rebecca.glasser@metro.us with tips, trends, favorite spots and cocktail ideas.

UNRAVELING THE
ELUSIVE WORLD OF SAKE

Here's everything you need to know about the Japanese spirit.

It was a warm afternoon when I entered through the doors of the very chic, Michelin-starred Sushi Ginza Onodera. The modern and woodsy vibe made me feel 100 percent zen. I was there to meet with Yuki Minakawa, the beverage and service director and sake expert, to chat about all things sake. Sake is a Japanese spirit that pretty much everyone has heard of, but I've found that most folks know very little about it. So, I figured that it was time to shed light on the elusive world of sake.

Minakawa and I sat down to talk about the basics. Before I go into more detail about the drink, let's talk about the history of the drink. Sake was a drink created in a religious capacity, and it was initially made in temples and shrines. Although sake started in religion, it quickly spread elsewhere. According to the National Research Institute of Brewing, sake breweries started to appear as early as 1333.

The No. 1 thing Minakawa wants people to understand about the drink is, "Sake is brewed like a beer and fermented like a wine." The drink is made from steamed rice, koji rice, water and yeast. The beverage can take anywhere from two weeks to a month to be brewed. One of the main things to note about sake is that 80 percent of it is water, so the water itself is super important. Sake can also be made with



Bottles of sake at Sushi Ginza Onodera. MICHAEL TUUPAN

different varieties of rice.

When it comes to sake, just like any other type of booze it can be broken down into different classifications. The classifications have to do with how polished the rice is; the polishing process is an essential step in the creation of the drink. The most common classifications of sake are as follows: junmai daiginjo, daiginjo, junmai ginjo, ginjo, honjozo, junmai and futsushu.

Americans prefer something called a cloudy sake, which has rice mash at the bottom which makes it thicker. It also makes it look a little hazy.

When it comes to actually tasting the sake, the flavors vary based on the location it came from. If you're new to sake, Minakawa suggests trying a clean Niigata sake, which is from a snow-capped region of Japan, or something from the junmai ginjo classification. When I tasted it, I found the flavor very refreshing, but every time you take a sip, it tastes different, which is honestly a mind-blowing experience. Minakawa told me that a friend of hers always says, "Sake doesn't go bad, it just changes."

To get the full flavor profile of a sake, Minakawa suggests serving it neat, slightly above room temperature. However, Minakawa told me that you can have the drink hot or cold, depending on your personal preferences. She encourages you to "drink however you like!"

I always find food-and-drink pairing super exciting, because you never know what goes well with what. If you're looking to pair sake with something outside of Japanese cooking, Minakawa suggests pairing it with pizza. Some varieties go exceptionally well with a burger.

With that being said, if you do want to pair sake with Japanese food, Sushi Ginza Onodera is an excellent option for you to check out. Their sake menu has close to 100 options for you to choose from. Although the list can be a little intimidating, you can always ask your server for recommendations. If you would rather have a cocktail with sake, that's an option as well.

To visit, Sushi Ginza Onodera is located at 461 Fifth Ave. To book your reservation, go to sushiginza-onodera.newyork.com.

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Sterling K. Brown on 'This Is Us,' his busy year, and making people cry in the street

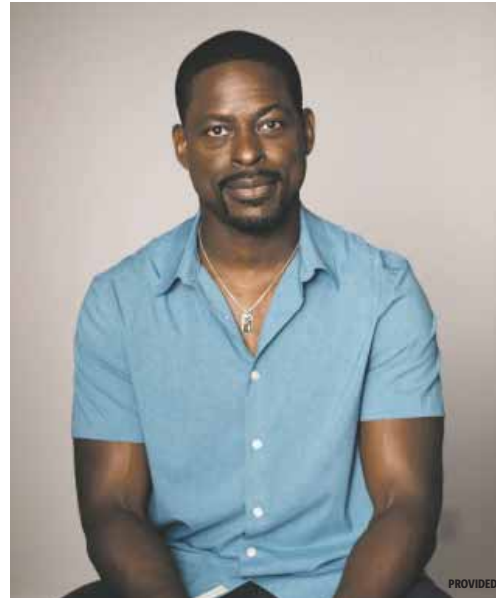
The actor tells us about all of his projects ahead of tonight's premiere of "This Is Us" on NBC.



PAT KING
patrick.king@metro.us

At this point, it almost seems like a given that Sterling K. Brown is going to have a pretty busy release schedule. The actor has been working at a reliable pace in theater, television and film since the early 2000s, but ever since he made his big splash with his award-winning performance in Ryan Murphy's "The People v. O.J. Simpson" and with the massive success of the NBC ratings juggernaut and critical darling "This Is Us," life has changed in a much more noticeable way for the actor.

"This Is Us" will be returning tonight with an extended premiere event. But this fall, fans will be able to see Brown in a myriad of different high-profile projects including a role in the highly anticipated "Frozen 2";



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alongside Blake Lively and Jude Law in "The Rhythm Section"; as a cast member in the Amazon Prime hit "The Marvelous Mrs. Maisel"; and starring in the film "Waves," which received a great reception at the Toronto Film Festival. I caught up with Brown over the phone on his way back from the festival about returning to

his role of Randall Pearson on the fourth season of "This Is Us" and the genius of the show's creator, Dan Fogelman.

"I think with every project you pick, you're hopeful," says Brown of the early days of the show. "I read this script and it was, bar none, the best network television pilot I had ever read. I knew

Fogelman from 'Crazy Stupid Love.' I was like, 'Alright, this guy wrote one of my favorite romantic comedies, he's now written one of my favorite pilots. I think I'm in good hands.' I knew that it was a great pilot. I didn't know what the show was going to be, necessarily. But Dan did."

Brown and the rest of the cast were totally unaware of the life the show would take on as the first season went on. "It's not until you get two or three episodes in until you know that you have a good series. But, people were sticking with us and loving the show more and more," he says. "You shoot the first six or seven episodes before anybody ever sees anything. You're in a bit of a vacuum. Then you release it out into the world and you see how your work is affecting people. It was profound for us as performers to know that our work was touching people the way that it has been over the past few years."

The show has done something truly unique as it has become one of the most reliable emotional

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haymakers on network television. I ask Brown, with a laugh, if he is constantly approached by fans of the show who immediately burst into tears.

"You laugh as you say it, because I think a part of you already knows what the answer is. The answer is yes!" He laughs. "I want to say that I'm used to it, but I'm not, because I'm surprised every time it happens. But it happens a lot. It runs the gamut. People tell me, 'You made me want to call my brother,' 'You made me forgive my mother,' 'You made me want to adopt a baby.' ... I'm like, 'Holy cow, take it easy!' I wasn't trying to do all of those things, necessarily. But, things that were buried under the surface of their subconscious got a chance to come to the forefront by virtue of watching the show. I think Dan and our writers have this masterful way of cracking people's souls open and giving them permission to feel everything that they want to but that they don't give themselves permission to do on a day-to-day basis. Because life is hard, and sometimes we put up these walls so we

can make it through the day."

But while "This Is Us" is one of the most anticipated shows on television, Brown is also attaching his name to one of the most binge-worthy streaming shows. Amy and Dan Sherman-Palladino's razor-witted "The Marvelous Mrs. Maisel."

"Being from the theater, out of television shows that's the closest I've come to being onstage," Brown says of stepping into the fantastical world of this unique show. "Amy and Dan write these 85-, 90-page scripts that they still try to film in 60 minutes. There's pace, people are speaking at the speed of light, or at least the speed of sound. Sometimes you think you're going fast and then they'll say, 'Oh you can pace things up a little bit.' It's like, oh okay... It's awesome. It really was exhilarating. So much fun to get a chance to exercise another muscle. I got the chance to play a lot with Rachel and Alex and they're two wonderful thespians. The vibe was as familial as our vibe is on 'This Is Us.' So it was nice

going from one family set to another."

In between all of these projects, Brown has become involved in the web series "Survivorship Today: What It's Like to Live With Cancer" in order to provide those living with cancer resources and testimonials from others like them.

"My uncle Sonny, my mom's younger brother, passed away in 2004 from cancer," says Brown. "He got diagnosed and about six months to the day, he expired. It was a devastating blow to our family to see how quickly it can work and lead to your demise. But, the good news is that cancer does not have to be a death sentence. People are in fact living longer with cancer today than they were in the past."

The series is in partnership with Bristol-Myers Squibb and hopes to educate those who may be living with cancer, or living with those who have been diagnosed, on the resources available to help in their fight. You can watch the entire series of "Survivorship Today" over at survivorshiptoday.com.

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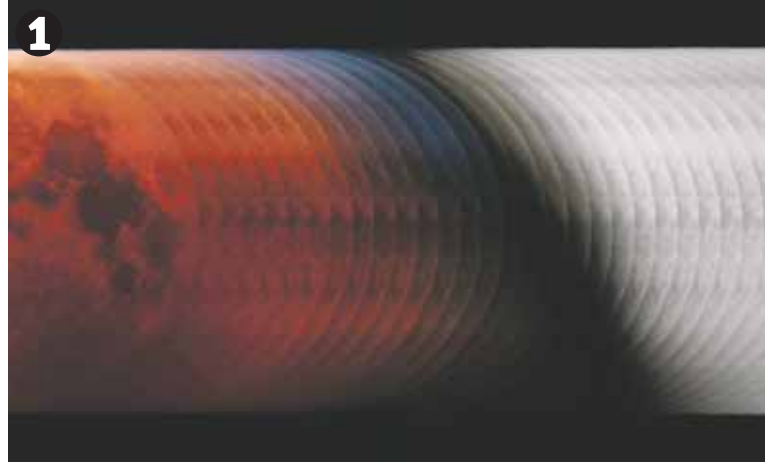
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These are the best astronomy shots of the year

The Royal Observatory Greenwich in London recently revealed the winners of its annual Astronomy Photographer of the Year contest. This year, the competition attracted 4,602 entries from 90 countries around the globe. Metro highlights the shots that conquered hearts of the jury.

METRO WORLD NEWS | PHOTOS: ROYAL MUSEUMS GREENWICH

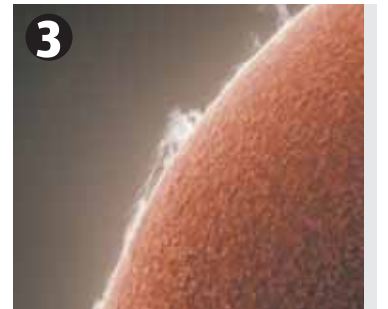
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1 INTO THE SHADOW

This multiple-exposure image of the moon taken by László Francsics managed to win in categories of "Our Moon" and "Overall Winner."

the Milky Way arch.

3 LITTLE FIREWORKS

Alan Friedman became the winner of "Our Sun" category. He managed to photograph "fireworks" on the sun's surface.

space Statue of Liberty! It was taken by Ignacio Diaz Bobillo and won in the "Stars and Nebula" category.

2 THE WATCHER

Photographer Nicolai Brügger became the "Aurorae Winner" thanks to this shot, featuring

4 STATUE OF LIBERTY NEBULA

This photograph features a

5 BEN, FLOYD & THE CORE
The combination of human presence and space in this shot taken by Ben Bush was crucial to its becoming a winner in the "People and Space" category.

SPORTS

Daniel Jones soars, Janoris Jenkins stinks in Giants thriller

Metro looks at two of the biggest aspects of the Giants' win over the Buccaneers in Week 3.



JOE PANTORNO
joseph.pantorno@metro.us

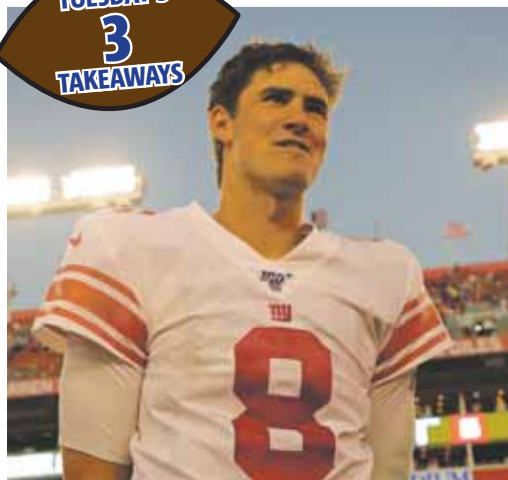
And just like that, a star is born.

Daniel Jones became the talk of pro football on Sunday after leading the Giants back from an 18-point deficit to pick up the organization's first win of 2019 in his first-ever NFL start.

The rookie out of Duke was stellar in his first audition taking the reins from Eli Manning and was able to do so without the Giants' best offensive player, running back Saquon Barkley, who suffered a high-ankle sprain in the second quarter.

What was doom and gloom heading into halftime of Week 3 against the Tampa Bay Buccaneers has been transformed into cautious optimism as the Giants just might have their next franchise quarterback.

Here are two things we took away from Big Blue's big-time 32-31 victory on Sunday:



Daniel Jones (left) led the Giants to a comeback win despite the struggling secondary. GETTY IMAGES

A NEW GOLDEN BOY

Dave Gettleman and Pat Shurmur are probably cracking up at the multitude of analysts and fans alike that bashed the selection of Jones at No. 6 overall back in April.

Everyone thought it was too early to take him, and of course, it still very well could be. But the early returns suggest that Jones is living up to the hype built by the Giants GM and head coach.

Jones faced an active Buccaneers defense that threw tons of pressure in his face to supplement a pass defense that al-

lowed the third-lowest completion percentage to quarterbacks over the first two weeks of the season and he ripped them apart.

The 22-year-old completed 23-of-36 passes (63.8 percent) for 336 yards, two passing touchdowns and two rushing touchdowns.

He showed poise in the face of relentless pressure from a Buccaneers pass rush that was making mincemeat out of the Giants offensive line, specifically Nate Solder.

The veteran tackle was overpowered by Tampa Bay's Shaq Bar-



rett, who recorded four of his team's five sacks on the day. Two of those sacks resulted in fumbles lost by Jones, which were the only blemishes of his day.

And still, Jones made the throws he had to while knowing when it was time to tuck it and run.

His reads were perfect as his athleticism added a new dimension to a Giants offense that was stagnant under Manning.

Don't believe me? Just look at what Hall of Fame quarterback and former Giant Kurt Warner had to say:

"We all know Daniel Jones got his first win today in dramatic fashion and that excites every Giants fan," he wrote on Twitter. "But maybe more exciting after watching tape, I thought his game was one of the cleanest of any starting QB this year — in terms of making correct reads/throws... and it was his first start!"

STINKING SECONDARY

Had it not been for Matt Gay's missed field goal as time expired, we would be praising Jones' first start in a loss.

The Giants defense

once again was a liability in Week 3 as they made the inconsistent Jameis Winston look like Johnny Unitas.

Over his first two outings of the season, the Buccaneers quarterback completed just 59 percent of his passes while averaging 201 yards per game.

Against the Giants, he went off going 23-of-37 (62.1 percent) for 380 yards and three touchdowns.

He and No. 1 receiver Mike Evans continuously toasted Giants No. 1 cornerback Janoris Jenkins, especially in the first half.

Over the first 30 minutes of action, Evans burned Jenkins for six catches, 131 yards and three touchdowns as the Bucs flew out to a 28-10 lead.

While the Giants defense stiffened up at times during the second half, Jenkins was burned when it mattered most — allowing a 44-yard reception to Evans with less than a minute to go.

It put the Buccaneers deep into Giants territory and set them up for the potential game-winning field goal.

If Gay hits that field goal, Jenkins is the villain of the Giants fan base this week.

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Saquon out 'several weeks'

The star RB suffered a high-ankle sprain on Sunday.



JOE PANTORNO
joseph.pantorno@metro.us

It wasn't all good news during the New York Giants' come-from-behind victory over the Tampa Bay Buccaneers on Sunday.

NFL Network's Ian Rapoport reported on Monday morning that star running back Saquon Barkley will miss "several weeks" after suffering a high-ankle sprain during the second quarter of New York's 32-31 victory.

ESPN's Adam Schefter added that it could be between four to eight weeks, which was revealed by an MRI on Monday.

Barkley suffered the injury when he attempted to hurdle a low tackle from Buccaneers safety Mike Edwards and landed awkwardly on his right ankle.

He emerged from the locker room in the second half on crutches while wearing a boot. The Giants quickly diagnosed the injury as a sprain — a relief for the organization.



The Giants will be without Saquon Barkley for multiple games. GETTY IMAGES

The 22-year-old is the most explosive talent on the Giants, coming off an introductory campaign in 2018 where he won the NFL Offensive Rookie of the Year award. On a 5-11 Giants team, he was the lone bright spot as he rushed for 1,307 yards while adding 721 receiving yards with 15 total touchdowns.

Throughout the first two weeks of the season, it looked like Barkley would once again be the team's main source of offense. He rushed for over 100 yards in each of his first two games of the season despite getting limited touches.

He was stymied by the Buccaneers before his injury, picking up just 10 rushing yards on eight carries.

While it's a difficult blow for the Giants, it's not all fire and brimstone now without their star rusher.

Rookie Daniel Jones' sterling debut resulted in an 18-point comeback win — the Duke product's seven-yard touchdown rush was the game-winner in the final minutes of the 32-31 result.

He'll be the focal point of the Giants offense without Barkley as the passing game looks to come alive in the post-Eli Manning era.

Wayne Gallman is expected to be the No. 1 back for the time being. The third-year back has seen limited action behind Barkley this season, but has one touchdown while averaging 4.3 yards per rush.

Will KD suit up for Nets this year?

It turns out that we may see Kevin Durant in a Brooklyn Nets uniform this season after all.

According to the New York Post's Brian Lewis, there is a "growing sentiment" around the NBA that Durant could suit up this season.

The 30-year-old, 10-time All-Star suffered a ruptured Achilles back in June during the NBA Finals as a member of the Golden State Warriors. It was initially believed that Durant would miss the entire 2019-20 season.

Still, he was one of the game's most coveted free agents after averaging 26 points per game last season with a loaded Warriors team that fell short without him in the Finals to the Toronto Raptors.

Signing with the Nets alongside Kyrie Irving was a league-altering decision, as Brooklyn catapulted from Eastern



GETTY IMAGES

Conference doormat two years ago to potential favorite in the next two years.

That two-year timeline, though, could be sped up more should Durant get on the floor this season.

His rehabilitation has been a speedy one, much faster than most people expected this summer.

Just three months after his surgery, Durant was seen walking without a walker, boot or limp in New York City on Thursday.

Durant will still miss the beginning of the season, regardless.

The Nets were expected to pencil in Rodions Kurucs, a developing power forward, into Durant's spot during his absence. However, he's run into off-court issues as he was arrested earlier this month for allegedly assaulting his girlfriend back in June.

Behind him, Wilson Chandler was suspended for 25 games after testing positive for performance-enhancing drugs. JOE PANTORNO

LEGAL NOTICES

SUPREME COURT – COUNTY OF QUEENS
BANK OF AMERICA, NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER TO LASALLE BANK NA AS TRUSTEE FOR WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-HY07 TRUST, Plaintiff against BENSHAN HAO, et al Defendant(s).

Pursuant to a Judgment of Foreclosure and Sale entered on July 5, 2019, the undersigned Referee will sell at public auction at the Queens County Supreme Courthouse, 88-11 Sutphin Boulevard, Court Room # 25, Jamaica, N.Y. on the 25th day of October, 2019 at 10:00 a.m. premises described as follows: All that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being at Elmhurst in the Second Ward of the Borough of Queens, County of Queens, City and State of New York, bounded and described as follows: BEGINNING at a point on the easterly side of Van Loon Place, distant 75 feet southerly from the point of intersection formed by the easterly side of Van Loon Place with the southeasterly side of Maurice Avenue; RUNNING THENCE southerly along the said easterly side of Van Loon Place, 25 feet; THENCE easterly at right angles to Van Loon Place, 90 feet; THENCE northerly parallel with Van Loon Place, 25 feet; THENCE westerly again at right angles to Van Loon Place, 90 feet to the said easterly side of Van Loon Place to the point or place of BEGINNING. Said premises known as 51-09 Van Loon Street, Elmhurst, N.Y. 11373. Approximate amount of lien \$756,869.98 plus interest and costs. Premises will be sold subject to provisions of filed judgment and terms of sale.

Index No. 26726-09.
Mark Weliky, Esq., Referee.
Eckert Seamans Cherin & Mellott, LLC Attorney(s) for Plaintiff
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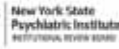
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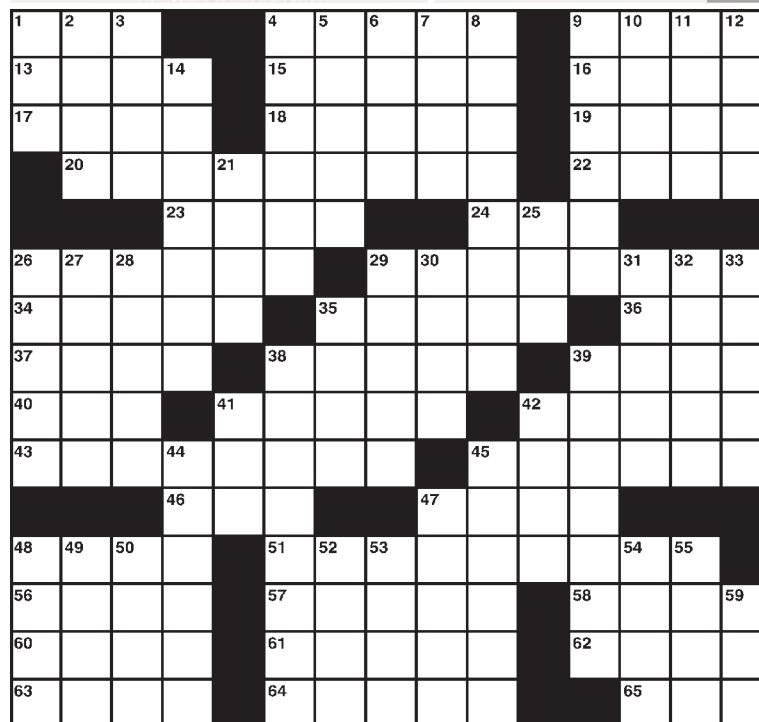
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32 Unsuspecting
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35 Penniless
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42 Harm
44 Soup servers' needs
45 Court trial break
47 Drop in on
48 Snatch
49 Gray wolf
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52 Place to buy salami & rye
53 Actor Anable
54 Artist's paints, often
55 __ as a pin
59 007, for one

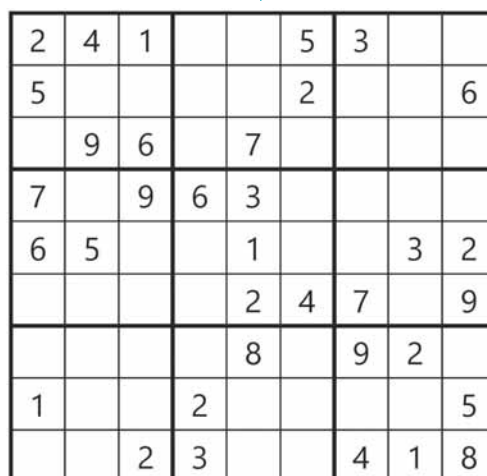
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